Remarks/Arguments:

I. Specification objections:

The Examiner had requested amendments to the cited pages and line numbers of the Applicants' specification with respect to reference to the appendices, namely Appendix A and Appendix B. Per the Examiner's request, the attached Appendix A and Appendix B have been canceled, having previously been incorporated by reference in Applicants' January 20, 2004 amendment.

II. 35 U.S.C. §112 and §101 rejection:

The Examiner has objected to claims 5-12 and 16-19 under 35 U.S.C. §112, second paragraph as being indefinite for failing to particularly point out and distinctly claim the invention. Specifically, the Examiner contends there is a lack of interconnection among some of the listed claims limitations. Due to this lack of interconnection, the Examiner has further rejected these same claims as not being directed to an operative useful machine/system or method/process within the meaning of machine or process as used in 35 U.S.C. §101. The specific claims cited by the Examiner have been amended herein to show a better interconnection of the various claim limitations recited therein, and thus, it is respectfully submitted that these amendments overcome these rejections.

III. 35 U.S.C. §102(e) rejections:

The Examiner has also rejected claims 5-12 and 16-19 under 35 U.S.C. §102(e) as being anticipated by the '464 patent (i.e. Ramsden). The Examiner has correctly noted that the Applicants have copied these claims as well as other claims from the '464 patent (see earlier communication from Applicants, filed September 2, 1997 - "Communication under 37 C.F.R. §1.607(c)"). It is respectfully submitted that the Applicants' effective filing date is April 1, 1991, not August 2, 1994 as contended by the Examiner. The Examiner, in maintaining his rejection, contends that the disclosure in Applicants' earlier parent application (Serial No. 07/678,863, filed April 1,1991 and now abandoned) of the use of a pre-paid magnetic card does not support the later disclosure in the present application of payment via a credit card. On the contrary, however, the Examiner's attention is further directed to page 1, line 35-36 of application Serial No.

07/678,863 which states "[alternatively, the customer may use a credit card to make payment. Applicants therefore respectfully request withdrawal of this rejection.

Respectfully submitted,

Date:

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CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on May 13, 2005.

Laura Barrow